



8950 Cypress Waters Blvd.  
Dallas, TX 75019



38363406.2225

Thomas L Caspari  
Sheila R Caspari  
1040 State Route 104  
Lucasville, OH 45648

August 18, 2017

Dear Thomas L Caspari and Sheila R Caspari :

**Legal Right and Protection Under the SCRA**

Servicemembers on "active duty" or "active service," or a dependent of such protections and debt relief pursuant to the Servicemembers Civil Relief Act.

**Who May Be Entitled to Legal Protections Under the SCRA?**

- Active duty members of the Army, Navy, Air Force, Marine Corps, Coast Guard, or National Guard or Reserve.
- Active servicemembers of the commissioned corps of the National Oceanic and Atmospheric Administration.
- Active servicemembers of the commissioned corps of the Public Health Service.
- United States citizens serving with the armed forces of a nation with which the United States has a mutual defense agreement; and
- The spouses of those servicemembers.

**What Legal Protection Are Servicemembers Entitled To Under the SCRA?**

- The SCRA states that a debt incurred by a service member, or service member's dependent, during military service shall not bear interest at a rate above 6 percent during the period of military service. In the case of an obligation or liability consisting of a mortgage, the rate of interest shall not exceed the rate in effect at the time the obligation or liability was incurred.

**How Does A Servicemember or Dependent Request Relief Under the SCRA?**

- In order to request relief under the SCRA, a servicemember or spouse, or both, must provide a written request, together with a copy of servicemember's military orders, to our Military Families Department at the information provided below:

**Mail:** Nationstar Mortgage LLC  
Attn: Military Families  
P.O.Box 619098  
Dallas, TX 75261-9741

**Fax:** Attn: Military Families  
855-856-0427

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<http://legalassistance.law.af.mil/content/locator.php>

If you have any questions, your Dedicated Loan Specialist is Candice Jackson and be reached at **(866)-316-2432 EXT. 4670887**, or via mail at **8950 Cypress Waters Blvd. Dallas, TX 75019**.

Thank you for your dedicated service to our country.

Sincerely,

Nationstar Mortgage LLC  
Military Families

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**New York Residents:** Nationstar Mortgage LLC is licensed by the New York City Department of Consumer Affairs License Number: 1392003. If you believe a Loss Mitigation request has been wrongly denied, you may file a complaint with the New York State Department of Financial Services at 1-800-342-3736 or [www.dfs.ny.gov](http://www.dfs.ny.gov).

**New York Residents Income Disclosure:** If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt: supplemental security income (SSI); social security; public assistance (welfare); spousal support, maintenance (alimony) or child support; unemployment benefits; disability benefits; workers' compensation benefits; public or private pensions; veterans' benefits; federal student loans, federal student grants, and federal work study funds; and ninety percent of your wages or salary earned in the last sixty days.

**Oregon Residents:** There are government agencies and nonprofit organizations that can give you information about foreclosure and help you decide what to do. For the name and telephone number of an organization near you, please call 211 or visit [www.oregonhomeownersupport.gov](http://www.oregonhomeownersupport.gov). If you need help finding a lawyer, consult the Oregon State Bar's Lawyer Referral Service online at [www.oregonstatebar.org](http://www.oregonstatebar.org) or by calling 503-684-3763 (in the Portland metropolitan area) or toll-free elsewhere in Oregon at 800-452-7636. Free legal assistance may be available if you are very low income. For more information and a directory of legal aid programs, go to [www.oregonlawhelp.org](http://www.oregonlawhelp.org).

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**COPY**

02/18/2017



0-692-85946-0019234-004-01-000-000-000-000

THOMAS L CASPARI  
SHEILA R CASPARI  
1040 STATE ROUTE 104  
LUCASVILLE OH 45648-8323

Re: Loan Number: 0600080675  
Servicemembers Civil Relief Act (SCRA)

Dear THOMAS L CASPARI and SHEILA R CASPARI:

**Legal Rights and Protections Under the SCRA**

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- The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within 1 year after the servicemember's military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during, or within 1 year after the service member's military service unless the creditor has obtained a court order approving the sale, foreclosure, or seizure of the real estate.
- The SCRA contains many other protections besides those applicable to home loans.

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31851383.1055

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Lucasville, OH 45648

June 20, 2017

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**NATIONSTAR IS A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER, IF YOU ARE CURRENTLY IN BANKRUPTCY OR HAVE RECEIVED A DISCHARGE IN BANKRUPTCY, THIS COMMUNICATION IS NOT AN ATTEMPT TO COLLECT A DEBT FROM YOU PERSONALLY TO THE EXTENT THAT IT IS INCLUDED IN YOUR BANKRUPTCY OR HAS BEEN DISCHARGED, BUT IS PROVIDED FOR INFORMATIONAL PURPOSES ONLY.**



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If you have any questions, your Dedicated Loan Specialist is Kalani Boyd and can be reached at (888) 850-9398 EXT. 4670715 or via mail at 8950 Cypress Waters Boulevard, Coppell, TX 75019.

Thank you for your dedicated service to our country.

Sincerely,

Nationstar Mortgage LLC  
Military Families



NATIONSTAR MORTGAGE  
RETURN SERVICE TO  
PLEASE DO NOT SEND MAIL TO THIS ADDRESS  
P O BOX 619063  
DALLAS, TX 75261-9063

Exhibit Page 11 of 15

06/18/2016



2-592-59944-0026557-006-01-000-000-000-000

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SHEILA R CASPARI  
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**Texas Disclosure**

TX Residents: COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550.

A complaint form and instructions may be downloaded and printed from the Department's website located at [www.sml.texas.gov](http://www.sml.texas.gov) or obtained from the department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at [smlinfo@sml.texas.gov](mailto:smlinfo@sml.texas.gov).